

EXHIBIT

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EQUIFAX**CREDIT FILE : August 5, 2015
Confirmation # 5198045368**

Dear David J Freedom:

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm Monday-Friday in your time zone.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute. Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute. Visit us at www.equifax.com/CreditReportAssistance or Call us at 866-349-5186.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

>>> ***We have reviewed your concerns and our conclusions are:***

The disputed accounts McSi Inc /7027, /7001, /7026 and village of hazel crest are currently not reporting on the Equifax credit file. The additional disputed accounts are not currently reporting on the credit file.

Public Record Information (This section includes public record items obtained from local, state and federal courts.)

>>> ***We have reviewed the bankruptcy information. Case or ID # - 14-12741 The results are:*** This bankruptcy is currently reporting as discharged. We have verified that this item has been reported correctly. If you have additional questions about this item please contact: **IL FED Bk CT-Benton, 301 W Main St, Benton IL 62812-1362 Phone: (618) 435-2200**

Wage Earner Plan Filed 07/2014; US Bankruptcy Court-Benton; Case or ID # - 14-12741; Type - Personal; Current Disposition - Discharged CH-13; Current Disposition Date 11/1/2014; Date Verified 11/29/2014; Date Reported 11/29/2014; Address: 301 W MAIN ST BENTON, IL 62812-1362 : (618) 435-2200

Credit Account Information <small>(For your security, the last 4 digits of account number(s) have been replaced by *)</small>		<small>(This section includes open and closed accounts reported by credit grantors)</small>	
Account History	1 : 30-59 Days Past Due 2 : 60-89 Days Past Due 3 : 90-119 Days Past Due 4 : 120-149 Days Past Due	5 : 150-179 Days Past Due 6 : 180 or More Days Past Due G : Collection Account H : Foreclosure	J : Voluntary Surrender K : Repossession L : Charge Off

>>> ***We have researched the credit account. Account # - 17391* The results are:*** This account is currently reporting included in bankruptcy. If you have additional questions about this item please contact: **American Honda Finance, 2170 Point Blvd Ste 100, Elgin IL 60123-7875 Phone: (800) 542-0029**

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000006714 F0ECA0807150318230000 01 000000
002004094-5036
P.O. Box 105518
Atlanta, GA 30348
David J Loret Ave
14751 Freedom
Oak Forest, IL 60452-1331

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Account Number	Date Opened	High Credit Limit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
17391*	10/07/2013	\$20,989	\$0	Monthly	6	Paid and Closed		

Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Mdl. Del. 1st Rptd	Charge Off Amount	Deferred Pay Amount	Balloon Pay Amount	Pay Date	Date Closed
02/06/2015	\$0	\$0	01/2015	\$2,534	\$316	04/2014			\$0			04/2014	

Status - Included In Wage Earner Plan; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - Bankruptcy Chapter 13; Closed or Paid Account/Zero Balance; Auto;
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>>> **We have researched the credit account. Account # - 41451170*** The results are: This account is currently reporting included in bankruptcy. If you have additional questions about this item please contact: **Chase MTG, PO Box 24696, Columbus OH 43224-0696 Phone: (800) 848-9136**

Account Number	Date Opened	High Credit Limit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
41451170*	06/01/2006	\$42,963	\$42,500	Monthly	94			

Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Amount	Balloon Pay Amount	Start Date	\$0
04/01/2015	\$0	\$0	03/2014	\$0	\$143	04/2014			\$0				

Status - Included In Wage Earner Plan; Type of Loan - Home Equity Line Of Credit; Whose Account - Individual Account; ADDITIONAL INFORMATION - Bankruptcy Chapter 13; Home Equity Loan;

>>> **We have researched the credit account. Account # - 11165*** The results are: This creditor has verified to OUR company that the current status is being reported correctly. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **American Honda Finance, 2170 Point Blvd Ste 100, Egin IL 60123-7875 Phone: (800) 542-0029**

Account Number	Date Opened	High Credit Limit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
11165*	07/01/2008	\$12,824	\$0	Monthly	56	Paid and Closed		

Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Amount	Balloon Pay Amount	Start Date	\$0
07/05/2015	\$0	\$0	01/2013	\$0	\$228	01/2013			\$0				

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Auto; Fixed Rate;
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>>> **We have researched the credit account. Account # - 736*** The results are: This creditor has verified to OUR company that the current status is being reported correctly. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Citimortgage, PO Box 6243, Sioux Falls SD 57117-6243 Phone: (800) 283-7918**

Account Number	Date Opened	High Credit Limit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
736*	07/01/1999	\$60,000	\$0	Monthly	23	Paid and Closed		

Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Amount	Balloon Pay Amount	Start Date	\$0
07/05/2015	\$0	\$0	08/2009	\$50,604	\$679	08/2009			\$0				

Status - Pays As Agreed; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Individual Account; ADDITIONAL INFORMATION - Consumer Disputes This Account Information; Closed or Paid Account/Zero Balance; Conventional Mortgage;
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>>> **We have researched the credit account. Account # - 15100* The results are:** This creditor has verified to OUR company that the current status is being reported correctly. Additional information has been provided from the original source regarding this item. Historical account information was deleted from this account. If you have additional questions about this item please contact: **American Honda Finance, 2170 Point Blvd Ste 100, Elgin IL 60123-7875 Phone: (800) 542-0029**

Account Number	Date Opened	High Credit Limit	Term's Duration	Term's Frequency	Months Read	Activity Designator	Creditor Classification
15100*	01/01/2012	\$14,925	\$0	41	Paid and Closed		
Items As of Date Reported 07/05/2015	Balance \$0	Amount Past Due \$0	Date of Actual Payment 10/2013	Scheduled Payment Amount \$261	Date of Last Activity 10/2013	Date Maj. Del. 1st Rptd. Amount \$0	Balloon Pay Amount \$0

Status - Pays As Agreed; Type of Account - Instalment; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - ; Closed or Paid Account/Zero Balance; Auto; Fixed Rate;

>>> **We have researched the credit account. Account # - 112086* The results are:** This account is currently reporting included in bankruptcy. If you have additional questions about this item please contact: **Citimortgage, PO Box 6243, Sioux Falls SD 57117-6243 Phone: (800) 283-7918**

Account Number	Date Opened	High Credit Limit	Term's Duration	Term's Frequency	Months Read	Activity Designator	Creditor Classification
112086*	08/01/2009	\$54,085	\$0	60			
Items As of Date Reported 01/06/2015	Balance \$0	Amount Past Due \$0	Date of Actual Payment 04/2014	Scheduled Payment Amount \$0	Date of 1st Delinquency Last Activity Del. 1st Rptd. Amount \$0	Date Maj. Charge Off Deferred Pay Amount \$0	Balloon Pay Amount \$0

Status - Included in Wage Earner Plan; Type of Loan - Conventional Re Mortgage; Whose Account - Individual Account; ADDITIONAL INFORMATION - Consumer Disputes This Account Information; Bankruptcy Chapter 13; Real Estate Mortgage;

>>> **We have researched the credit account. Account # - 24026* The results are:** We verified that this item belongs to you. This creditor has verified to OUR company that the current status is being reported correctly. Additional information has been provided from the original source regarding this item. Historical account information was deleted from this account. If you have additional questions about this item please contact: **Bank of America, 1800 Tapo Canyon, Ca 91401 91, Simi Valley CA 93063 Phone: (800) 451-3362**

Account Number	Date Opened	High Credit Limit	Term's Duration	Term's Frequency	Months Read	Activity Designator	Creditor Classification
24026*	09/01/2011	\$204,676	\$0	30Y	Monthly		
Items As of Date Reported 07/05/2015	Balance \$191,490	Amount Past Due \$0	Date of Actual Payment 07/2015	Scheduled Payment Amount \$1,993	Date of 1st Del. 1st Rptd. Amount \$0	Date Maj. Charge Off Deferred Pay Amount \$0	Balloon Pay Amount \$0

Status - Pays As Agreed; Type of Account - Mortgage; Type of Loan - Fha Real Estate Mortgage; Whose Account - Individual Account; ADDITIONAL INFORMATION - ; Real Estate Mortgage;

>>> **We have researched the credit account. Account # - 549033091203* The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Bank of America, P.O. Box 982235, El Paso TX 79998-2235**



Account Number	PO Box	98235 El Paso, TX 79998-2355	Date Opened	High Credit	Credit Limit	Term Duration	Term's Frequency	Months Revd	Activity Designator	Creditor Classification
549033091203*			08/01/1993	\$13,852	\$44,700	59				

Items As of 07/05/2015 \$0 Status - Included In Wage Earner Plan; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Bankruptcy Chapter 13; Credit Card;

>>> **We have researched the credit account. Account# - 44280280001*** The results are: We verified that this item belongs to you. This creditor has verified to OUR company that the current status is being reported correctly. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Chase Card, PO Box 15298, Wilmington DE 19850-5298 Phone: (800) 432-3117**

Account Number	PO Box	15298 Wilmington, DE 19850-5298	Date Opened	High Credit	Credit Limit	Term Duration	Term's Frequency	Months Revd	Activity Designator	Creditor Classification
44280280001*			04/01/1994	\$6,660	\$500	Monthly	99			

Items As of 07/05/2015 \$0 Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Credit Card;

>>> **We have researched the credit account. Account# - 103697*** The results are: This account has been updated to show included in bankruptcy/included in bankruptcy of another person. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **USA Federal Savings Bk, 10750 W IH 10, USA Building Bk P3 East, San Antonio TX 78288-1600 Phone: (800) 531-2265**

Account Number	PO Box	47304 San Antonio TX 78265-7304	Date Opened	High Credit	Credit Limit	Term Duration	Term's Frequency	Months Revd	Activity Designator	Creditor Classification
103697*			10/01/2013	\$10,500	\$0	60M	Monthly	11		

Items As of 08/05/2015 \$0 Status - Included In Wage Earner Plan; Type of Loan - Auto; Whose Account - Joint Account; ADDITIONAL INFORMATION - Bankruptcy Chapter 13; Auto;

>>> **We have researched the credit account. Account# - 16241*** The results are: This account is currently reporting included in bankruptcy. If you have additional questions about this item please contact: **American Honda Finance, 2170 Point Blvd Ste 100, Elgin IL 60123-7875 Phone: (800) 542-0029**

Account Number	PO Box	2170 Point Blvd Ste 100 Elgin IL 60123-7875	Date Opened	High Credit	Credit Limit	Term Duration	Term's Frequency	Months Revd	Activity Designator	Creditor Classification
16241*			01/01/2013	\$20,888	\$0	Monthly	13	Paid	and Closed	

Items As of 02/06/2015 \$0 Status - Included In Wage Earner Plan; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - Bankruptcy Chapter 13; Closed or Paid Account/Zero

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Notice to Consumers

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

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